

**FORM NOA** (Notice of Assets and Deadline to File Proof of Claim)

| <b>NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM</b>  |   |
|--|---|
| U.S. Bankruptcy Court<br>MLK Jr Federal Building<br>50 Walnut Street<br>Newark, NJ 07102<br>Telephone number: 973-645-4764   |   |
| Honorable Rosemary Gambardella, U.S. Bankruptcy Judge  |   |
| <b>CASE NUMBER:</b> 20-19952-RG  | <b>DATE FILED::</b> 8/27/20   |
| <b>In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):</b><br>Louis Anthony Tenore<br>xxx-xx-0357 | <b>ADDRESS OF DEBTOR(S):</b><br>64 Grove Ave.<br>East Hanover, NJ 07936   |
| Lynn Catherine Tenore<br>xxx-xx-2313   | 64 Grove Ave.<br>East Hanover, NJ 07936   |
| <b>DEBTOR'S ATTORNEY:</b><br>Barry J. Roy<br>Rabinowitz Lubetkin & Tully, LLC<br>293 Eisenhower Parkway, Suite 100<br>Livingston, NJ 07039<br><br>973-597-9100     | <b>TRUSTEE:</b><br>Benjamin A. Stanziale Jr.<br>Stanziale & Stanziale<br>29 Northfield Avenue<br>Suite 201<br>West Orange, NJ 07052<br>(973) 731-9393 |
| Barry J. Roy<br>Rabinowitz Lubetkin & Tully, LLC<br>293 Eisenhower Parkway, Suite 100<br>Livingston, NJ 07039<br><br>973-597-9100                                  |   |

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

3/8/21

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: December 8, 2020

FOR THE COURT  
Jeanne Naughton, Clerk



In re:  
Louis Anthony Tenore  
Lynn Catherine Tenore  
Debtor(s)

Case No. 20-19952-RG  
Chapter 7

District/off: 0312-2  
Date Rcvd: Dec 08, 2020

User: admin  
Form ID: noa

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:**

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | + Louis Anthony Tenore, Lynn Catherine Tenore, 64 Grove Ave., East Hanover, NJ 07936-1520                                 |
| aty       | + Stanziale & Stanziale, PC, 29 Northfield Avenue, Suite 201, West Orange, NJ 07052-5358                                  |
| cr        | + BAYVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| 518937828 | + Bank of America, PO Box 17234, Wilmington, DE 19850-7234  |
| 518937830 | + Bayview Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410  |
| 518937836 | + Cuna Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498  |
| 518937839 | + Eagle Hill Condos, c/o Pat Caprio, 230 Eagle Rock Avenue, Roseland, NJ 07068-1711                                       |
| 518937840 | + Fortiva Credit Card, PO Box 105555, Atlanta, GA 30348-5555  |
| 518937845 | + Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064  |
| 518937846 | + National Electric Benefit Fund, 2400 Research Boulevard, #500, Rockville, MD 20850-3266                                 |
| 518937847 | + Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360   |
| 518937850 | + OneMain Financial, PO Box 740594, Cincinnati, OH 45274-0594   |
| 518937851 | + PNC Bank, PO Box 6534, Carol Stream, IL 60197-6534  |
| 518937852 | + Radius Global Solutions, PO Box 390905, Minneapolis, MN 55439-0905  |
| 518937853 | + Sears Mastercard, PO Box 76051, Phoenix, AZ 85087-1041  |
| 518937854 | + Synchrony Bank, c/o Selip & Stylianou, LLP, 10 Forest Avenue, Suite 300, Paramus, NJ 07652-5238                         |
| 518937855 | + TD Cash Visa, PO Box 54037, Columbus, GA 31908-4037   |
| 518937856 | + The Jayson Company, 2150 Stanley Terrace, Union, NJ 07083-4320  |
| 518937857 | + West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726                                   |

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                  | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov         | Dec 08 2020 21:43:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Dec 08 2020 21:43:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | + EDI: AISACG.COM                           | Dec 09 2020 02:13:00 | AIS Portfolio Services, LP Attn: Capital One Auto F, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901                     |
| cr        | EDI: FORD.COM                               | Dec 09 2020 02:13:00 | Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962  |
| cr        | + EDI: RMSC.COM                             | Dec 09 2020 02:13:00 | Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021   |
| 518937827 | EDI: CITICORP.COM                           | Dec 09 2020 02:13:00 | AT&T Universal Card, PO Box 70166, Philadelphia, PA 19176-0166   |
| 518937826 | + EDI: AMEREXPR.COM                         | Dec 09 2020 02:13:00 | American Express, PO Box 981537, El Paso, TX 79998-1537  |

District/off: 0312-2

User: admin

Page 2 of 3

Date Recd: Dec 08, 2020

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|-----------|---|----------------------|---|
| 518937829 | EDI: BANKAMER.COM                                   | Dec 09 2020 02:13:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019  |
| 518937830 | + EDI: LCIBAYLN                                     | Dec 09 2020 02:13:00 | Bayview Loan Servicing, PO Box 740410, Cincinnati, OH 45274-0410  |
| 518946830 | + EDI: AISACG.COM                                   | Dec 09 2020 02:13:00 | Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 518937831 | + EDI: CAPITALONE.COM                               | Dec 09 2020 02:13:00 | Capital One Retail Services, PO Box 71106, Charlotte, NC 28272-1106   |
| 518937833 | EDI: CITICORP.COM                                   | Dec 09 2020 02:13:00 | Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166   |
| 518937832 | EDI: CITICORP.COM                                   | Dec 09 2020 02:13:00 | Citi Cards, PO Box 9001016, Louisville, KY 40290-1016   |
| 518937834 | + Email/PDF: creditonebknotifications@resurgent.com | Dec 08 2020 21:52:52 | Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875  |
| 518937841 | EDI: CITICORP.COM                                   | Dec 09 2020 02:13:00 | Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010   |
| 518937842 | + EDI: IRS.COM                                      | Dec 09 2020 02:13:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  |
| 518937843 | EDI: JPMORGANCHASE                                  | Dec 09 2020 02:13:00 | JP Morgan Chase, PO Box 15298, Wilmington, DE 19850   |
| 518937849 | Email/Text: bnc@nordstrom.com                       | Dec 08 2020 21:42:38 | Nordstrom Card Services, PO Box 6566, Englewood, CO 80155-6566  |
| 518939521 | + EDI: RMSC.COM                                     | Dec 09 2020 02:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                      |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address   |
|-----------|---------------|--|
| 518937837 | *+            | CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498   |
| 518937838 | *+            | CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498   |
| 518937835 | *+            | Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875   |
| 518937844 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, JP Morgan Chase, PO Box 15298, Wilmington, DE 19850 |
| 518937848 | *+            | Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360  |
| 518937858 | *+            | West Orange Municipal Federal Credit Uni, 342 Main Street, West Orange, NJ 07052-5726  |

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| Barry J. Roy               | on behalf of Joint Debtor Lynn Catherine Tenore broy@rltlawfirm.com                                  |
| Barry J. Roy               | on behalf of Debtor Louis Anthony Tenore broy@rltlawfirm.com   |
| Benjamin A. Stanziale, Jr. | on behalf of Trustee Benjamin A. Stanziale Jr. ben@stanzialelaw.com                                  |
| Benjamin A. Stanziale, Jr. | trustee@stanzialelaw.com nj45@ecfcbis.com  |
| Denise E. Carlon           | on behalf of Creditor BAYVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com    |
| John R. Morton, Jr.        | on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com |
| Robert Davidow             | on behalf of Creditor BAYVIEW LOAN SERVICING LLC nj.bkecf@fedphe.com                                 |
| U.S. Trustee               | USTPRegion03.NE.EDCF@usdoj.gov   |

TOTAL: 8